

Information to identify the case:		
Debtor 1:	<u>Cody D. Krall</u>	Social Security number or ITIN: xxx-xx-4283 EIN: -- --
	First Name Middle Name Last Name	
Debtor 2:	<u>Dana L. Krall</u>	Social Security number or ITIN: xxx-xx-2345 EIN: -- --
(Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 4/10/23
Case number:	23-20771-GLT	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cody D. Krall	Dana L. Krall
2. All other names used in the last 8 years		aka Dana Kunf
3. Address	712 Armstrong Ave. Apollo, PA 15613	712 Armstrong Ave. Apollo, PA 15613
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 4/27/23

For more information, see page 2

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 8/4/23

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 6/20/23

Filing deadline: 10/10/23

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on:
6/5/23 at 09:00 AM , Location: **remotely by the Trustee via Zoom**, how to participate:**goto www.ch13pitt.com, meetings@chapter13trusteedpa.com**

Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.** Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Cody D. Krall
Dana L. Krall
Debtors

Case No. 23-20771-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Apr 27, 2023

Form ID: 309iPGH

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Cody D. Krall, Dana L. Krall, 712 Armstrong Ave., Apollo, PA 15613-2217
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15589594	+ Avant/WebBank, 222 W Merchandise Mart Plaza, Chicago, IL 60654-1103
15589621	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
15589643	+ Union Home Mortgage Co, Po Box 77404, Ewing, NJ 08628-6404

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: julie.steidl@steidl-steinberg.com	Apr 27 2023 23:28:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Apr 27 2023 23:28:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Apr 28 2023 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 27 2023 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 28 2023 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 27 2023 23:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Apr 27 2023 23:29:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Apr 28 2023 03:18:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15589591	+ EDI: GMACFS.COM	Apr 28 2023 03:18:00	Ally, 200 Renaissance Ctr #B0, Detroit, MI 48243-1300
15589593	+ EDI: GMACFS.COM	Apr 28 2023 03:18:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15589592	+ EDI: GMACFS.COM		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Apr 27, 2023

Form ID: 309iPGH

Total Noticed: 50

		Apr 28 2023 03:18:00	Ally Financial, Inc, P.o. Box 380901, Bloomington, MN 55438-0901
15589596	+ Email/Text: bk@avant.com	Apr 27 2023 23:29:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15589604	+ EDI: PHINGENESIS	Apr 28 2023 03:18:00	CB Indigo /GF, PO Box 4499, Beaverton, OR 97076-4499
15589601	+ EDI: CAPITALONE.COM	Apr 28 2023 03:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15589598	+ EDI: CAPITALONE.COM	Apr 28 2023 03:18:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15594095	EDI: CAPITALONE.COM	Apr 28 2023 03:18:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15589606	+ EDI: CCS.COM	Apr 28 2023 03:18:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15589605	+ EDI: CCS.COM	Apr 28 2023 03:18:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
15589607	+ Email/Text: bankruptcydepartment@tsico.com	Apr 27 2023 23:29:00	Eos Cca, Po Box 981008, Boston, MA 02298-1008
15589609	+ Email/Text: bankruptcydepartment@tsico.com	Apr 27 2023 23:29:00	Eos Cca, Attn: Bankruptcy, P.O. Box 329, Norwell, MA 02061-0329
15589612	Email/Text: BNBLAZE@capitalsvcs.com	Apr 27 2023 23:28:00	First Savings Bank/Blaze, 500 E. 60th Street, Sioux Falls, SD 57104
15589613	Email/Text: BNBLAZE@capitalsvcs.com	Apr 27 2023 23:28:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
15589614	^ MEBN	Apr 27 2023 23:23:36	FSB Blaze, 5501 Broadband Ln, Sioux Falls, SD 57108-2253
15589611	+ EDI: PHINGENESIS	Apr 28 2023 03:18:00	Feb Destiny/ GF, 15220 NW Greenbrier pkwy, Beaverton, OR 97006-5744
15589616	+ EDI: PHINGENESIS	Apr 28 2023 03:18:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15589615	+ EDI: PHINGENESIS	Apr 28 2023 03:18:00	Genesis FS Card, Po Box 4499, Beaverton, OR 97076-4499
15589618	+ Email/Text: bankruptcy.notices@hdfsi.com	Apr 27 2023 23:29:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15589617	+ Email/Text: bankruptcy.notices@hdfsi.com	Apr 27 2023 23:29:00	Harley Davidson Financial, 3850 Arrowhead Drive, Carson City, NV 89706-2016
15589619	EDI: JEFFERSONCAP.COM	Apr 28 2023 03:18:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15589620	EDI: JEFFERSONCAP.COM	Apr 28 2023 03:18:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15593952	Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2023 23:37:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15589623	+ Email/Text: bankruptcy@marinerfinance.com	Apr 27 2023 23:28:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15589622	+ Email/Text: bankruptcy@marinerfinance.com	Apr 27 2023 23:28:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15589626	+ EDI: AGFINANCE.COM	Apr 28 2023 03:18:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15589624	+ EDI: AGFINANCE.COM	Apr 28 2023 03:18:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15589627	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM		

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Apr 27, 2023

Form ID: 309iPGH

Total Noticed: 50

		Apr 27 2023 23:37:00	Regional Acceptance Corp, 1424 East Fire Tower Road, Greenville, NC 27858-4105
15589628	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 27 2023 23:37:00	Regional Acceptance Corp, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105
15589629	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 27 2023 23:37:00	Regional Finance Corp, 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472
15589634	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2023 23:36:59	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15589630	Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2023 23:37:00	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15589641	Email/Text: bankruptcy@springoakscapital.com	Apr 27 2023 23:28:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
15589639	Email/Text: bankruptcy@springoakscapital.com	Apr 27 2023 23:28:00	Spring Oaks Capital, Llc, P.o. Box 1216, Chesapeake, VA 23327
15589638	+ Email/Text: bankruptcy@sw-credit.com	Apr 27 2023 23:29:00	Southwest Credit Systems, 4120 International, Suite 100, Carrollton, TX 75007-1958
15589644	Email/Text: bankruptcydept@uhm.com	Apr 27 2023 23:28:00	Union Home Mortgage Co, 8241 Dow Cir, Strongsville, OH 44136
15593499	+ EDI: WFFC2	Apr 28 2023 03:18:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
15589645	+ EDI: WFFC2	Apr 28 2023 03:18:00	Wells Fargo Dealer Services, Po Box 71092, Charlotte, NC 28272-1092
15589646	+ EDI: WFFC2	Apr 28 2023 03:18:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address
		UNION HOME MORTGAGE CORP.
15589597	*+	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15589595	*+	Avant/WebBank, 222 W Merchandise Mart Plaza, Chicago, IL 60654-1103
15589602	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15589603	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15589599	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15589600	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15589608	*+	Eos Cca, Po Box 981008, Boston, MA 02298-1008
15589610	*+	Eos Cca, Attn: Bankruptcy, P.O. Box 329, Norwell, MA 02061-0329
15589625	*+	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15589635	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15589636	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15589637	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15589631	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15589632	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15589633	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15589642	*P++	SPRING OAKS CAPITAL LLC, 1400 CROSSWAYS BLVD STE 100B, CHESAPEAKE VA 23320-0207, address filed with court:, Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
15589640	*P++	SPRING OAKS CAPITAL LLC, 1400 CROSSWAYS BLVD STE 100B, CHESAPEAKE VA 23320-0207, address filed with court:, Spring Oaks Capital, Llc, P.o. Box 1216, Chesapeake, VA 23327

TOTAL: 1 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Apr 27, 2023

Form ID: 309iPGH

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor UNION HOME MORTGAGE CORP. bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Cody D. Krall julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Dana L. Krall julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5